

Fill in this information to identify your case:

Debtor 1 Stuart Joseph Selvaggi
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of Florida

Case number 16-00033 8C3
(If known)



APR -4 2016

Second Amended

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- 1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 165,000.00
- 1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 32,440.24
- 1c. Copy line 63, Total of all property on *Schedule A/B* \$ 197,440.24

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ _____
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 11,250.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 236,889.00
- Your total liabilities \$ 248,139.00

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- Copy your combined monthly income from line 12 of *Schedule I* \$ 4,250.00
5. *Schedule J: Your Expenses* (Official Form 106J)
- Copy your monthly expenses from line 22c of *Schedule J* \$ 3,895.00

Information to identify the case:

Debtor 1 **Stuart Joseph Selvaggi**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Florida**

Case number: **8:16-bk-00033-CPM**

Social Security number or ITIN **xxx-xx-6181**

EIN _____

Social Security number or ITIN _____

EIN _____

Date case filed for chapter **13 1/5/16**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stuart Joseph Selvaggi	
2. All other names used in the last 8 years		
3. Address	8410 66th Way North Pinellas Park, FL 33781	
4. Debtor's attorney Name and address	None	
5. Bankruptcy Trustee Name and address	Jon Waage P O Box 25001 Bradenton, FL 34206-5001	Contact phone 941-747-4644
6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Sam M. Gibbons United States Courthouse 801 North Florida Avenue, Suite 555 Tampa, FL 33602	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 813-301-5162 Date: January 6, 2016

For more information, see page 2

EXHIBIT B

Fill in this information to identify your case:

Debtor 1 Stuart Joseph Selvaggi
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of Florida ☐

Case number 16-00033 8C3
(If known)

APR -4 2016

Second Amended☒ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ <u>165,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ <u>32,440.24</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ <u>197,440.24</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$ _____
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ <u>11,250.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$ <u>236,889.00</u>
Your total liabilities	\$ <u>248,139.00</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ <u>4,250.00</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ <u>3,895.00</u>

Debtor 1 Stuart Joseph Selvaggi
First Name Middle Name Last Name

Case number (if known) 16-00033 8C3

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 5,000.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>11,250.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>236,889.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>248,139.00</u>

Selvaggi

Information to identify the case:

Debtor 1 **Stuart Joseph Selvaggi** Social Security number or ITIN **xxx-xx-6181**
 First Name Middle Name Last Name EIN -- --
 Debtor 2 Social Security number or ITIN -- --
 (Spouse, if filing) First Name Middle Name Last Name EIN -- --
 United States Bankruptcy Court **Middle District of Florida** Date case filed for chapter **13 1/5/16**
 Case number: **8:16-bk-00033-CPM**

Official Form 3091**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stuart Joseph Selvaggi	
2. All other names used in the last 8 years		
3. Address	8410 66th Way North Pinellas Park, FL 33781	
4. Debtor's attorney Name and address	None	
5. Bankruptcy Trustee Name and address	Jon Waage P O Box 25001 Bradenton, FL 34206-5001	Contact phone 941-747-4644
6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Sam M. Gibbons United States Courthouse 801 North Florida Avenue, Suite 555 Tampa, FL 33602	Hours open: Monday - Friday 8:30 AM - 4:00PM Contact phone 813-301-5162 Date: January 6, 2016

For more information, see page 2

EXHIBIT B

Debtor **Stuart Joseph Selvaggi**

Case number 8:16-bk-00033-CPM

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	February 2, 2016 at 09:23 AM	Location: Room 100-B, 501 East Polk St., (Timberlake Annex), Tampa, FL 33602
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
*** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: April 4, 2016
You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
Deadline for all creditors to file a proof of claim (except governmental units):		Filing deadline: May 2, 2016
Deadline for governmental units to file a proof of claim:		For a governmental unit: 180 days from the date of filing
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be filed online at the Court's website at www.flmb.uscourts.gov , or obtained at www.uscourts.gov or at any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Attention Mortgage Holders: Attachments to your Proof of Claim may be required by changes to Rule 3001. Forms and attachments are available at www.uscourts.gov .		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan, initial chapter 13 confirmation hearing	The plan or a summary of the plan will be sent separately. The initial confirmation hearing will be held on: March 9, 2016 at 01:30 PM. Location: Courtroom 8B, Sam M. Gibbons United States Courthouse, 801 N. Florida Avenue, Tampa, FL 33602 You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse. Attendance at the Initial Confirmation Hearing is optional. Only the Chapter 13 Trustee is required to attend.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	
14. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.	

EXHIBIT B

16-00033

PROOF OF SERVICE OF DOCUMENTS

FILED VIA MAIL

A true and correct copy of the foregoing documents entitled:

APR -4 2016

1. Second amended Summary of Schedules
2. Second amended Schedules A/B, C, D, H, I, and J
3. Amended Statement of Financial Affairs
4. Amended Voluntary Petition
5. Second Amended Ch. 13 Plan
6. Notice of Bankruptcy Case, Meeting of Creditors and Deadlines

CLERK OF U.S. DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

Were served by United States mail to ALL CREDITORS ON THE ATTACHED MATRIX (EXHIBIT A)
on Friday April 1, 2016.

Attached to this Proof of Service is the Certificate of Service dated 1/8/2016
showing service of Notice of Bankruptcy case to Ocwen Loan Servicing, LLC. was
made on 1/8/2016. (EXHIBIT B)

I declare under the penalties of perjury under the laws of the United States that the
foregoing is true and correct.

Date: ~~March 31, 2016~~ April 1, 2016

Printed Name and Address:

Stuart Selvaggi 8410 66th Way N, Pinellas Park, Fl 33781

Signature:

Stuart Selvaggi

United States Bankruptcy Court
Middle District of FloridaIn re:
Stuart Joseph Selvaggi
DebtorCase No. 16-00033-CPM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 113A-8

User: jmontero
Form ID: 309I8Page 1 of 1
Total Noticed: 6

Date Rcvd: Jan 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2016.

db +Stuart Joseph Selvaggi, 8410 66th Way North, Pinellas Park, FL 33781-2063
 tr Jon Waage, P O Box 25001, Bradenton, FL 34206-5001
 26008199 +Ocwen Loan Servicing, LLC, 1501 NW 49th St, Ft. Lauderdale, FL 33309-3723

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpreregion21.tp.ecf@usdoj.gov Jan 06 2016 22:22:17
 United States Trustee - TPA7/13, 7, Timberlake Annex, Suite 1200, 501 E Polk Street,
 Tampa, FL 33602-3949
 26008187 EDI: FLDEPREV.COM Jan 06 2016 22:13:00 Department of Revenue, PO Box 6668,
 Tallahassee, FL 32314-6668
 26008198 EDI: IRS.COM Jan 06 2016 22:13:00 IRS, PO Box 69, Memphis, TN 38101

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26008186* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2016 at the address(es) listed below:

Jon Waage jwflecf@trustee13.com
 United States Trustee - TPA7/13, 7 USTPRegion21.TP.ECF@USDOJ.GOV

TOTAL: 2

EXHIBIT B